

Biblical Stewardship

Dr. Alexander Kurian

A *steward* is one who manages the possessions of another. We are all stewards of the resources, blessings, abilities, and opportunities that God has entrusted to our care, and one day each one of us will be called to give an account of how we have managed what the Lord, our Master has entrusted to us. A steward is not the owner, but he has been entrusted with the care of everything – creation, spiritual gifts, talents, money, time, the Gospel of salvation – for the sake of God’s purposes and glory in the world. A steward is required to be **faithful** (1 Corinthians 4:2). A faithful steward must administer the affairs of his master’s household with a sense of **responsibility** and **accountability**. Jesus Himself taught on the importance of *stewardship* through some of His parables (Luke 12:41-48).

The biblical teaching on stewardship is diametrically opposed to the world’s viewpoint of individualism, consumerism, selfishness, personal enjoyment, and fulfillment as the ultimate goal of life. The worldly Christianity sees the blessings and provisions of God strictly designed for our personal happiness. Biblical Christianity is not a self-absorbed religion.

Biblical Stewardship can be applied to several areas. We will look at **four** primary areas of our stewardship of the manifold blessings of God in our life – **Time, Talents** (Spiritual Gifts), **Treasures** and **Truth**.

The Stewardship of Time

(Ephesians 5:15-17; Romans 13:11-14; Colossians 4:5; Psalm 90:12; Psalm 39:4-5; Ecclesiastes 3:1-8)

God has created time and He is in control of it. He rules over time and fulfills His plan and purpose. God has also appointed a time for judgment, and no one can escape that (Acts 17:31). We cannot delay the time; we cannot speed it up. Since God oversees our time, nothing will keep us alive one second longer or less than God has appointed. We can’t add to or subtract from our time.

But God has given us responsibility to manage time well without wasting it; to be faithful stewards of the time He has given to us – “redeeming the time” or making the most of your time” (Ephesians 5:16). We redeem the time by taking advantage of opportunities for service. As we each have a limited amount of time on this earth, Paul exhorts us to use as much as that time for advancing God’s purpose in this world.

“So, teach us to number our days. That we may present to Thee a heart of wisdom”

(Psalm 90:12). Numbering our days would include evaluating the use and management of our time; seeing where and how we spend our time. Do we make ourselves unnecessarily busy because of our selfishness, greed (for position, possession, power, praise, and prestige) or to please others? Activity, performance and an overload of busy schedule can adversely affect good stewardship of time. We must be wise and careful in planning our schedule to “redeem the time.” We are not simply to *spend* our time but *invest* it responsibly.

Do you waste your time? What about your free time? Are you a workaholic or slothful? Neither is biblical. Even the Ten Commandments emphasize balance in time. “Six days you shall labor and work, but the seventh day is the Sabbath of the LORD your God. In it you shall do no work” (Exodus 20:9-10). Don’t just fill up your time, invest it as a faithful steward. Know what you are aiming at. “Be very careful, then how you live - not as unwise but as wise, making the most of every opportunity, because the days are evil” (Ephesians 5:15-16).

The Stewardship of Talents/Spiritual Gifts (1Peter 4:10-11; Rom.12:3-8; 1 Corinthians 4:1-3)

Our natural talents and spiritual gifts are abilities given to us by God. We must utilize it all for God’s glory and the blessing of others. In this study we will specially consider the stewardship of spiritual gifts (see ch.16 for more details on the doctrine of Spiritual Gifts).

- All believers have at least one spiritual gift - “as each one” (1 Peter 4: 10).
- Our gifts are to be viewed as a stewardship for which we are responsible – “as good stewards (1 Peter 4:10).
- Spiritual gifts are given for serving one another in love (1 Corinthians 13) for the common good (1 Corinthians 12:7), and never for personal gain or selfish agendas (1 Corinthians 12-14).
- We must exercise our spiritual gifts by the strength which God richly supplies rather than in our own strength – “let him do it as with the ability which God supplies” (1 Peter 4:11).
- The purpose or ultimate goal in exercising our spiritual gifts is to glorify God – “in all things God may be glorified” (1Peter 4:11).
- In exercising our spiritual gifts, we are to see us and others as God’s instruments, servants, and stewards of God’s grace. As stewards, believers manage the message and ministry God has entrusted to them (1 Corinthians 4:1-2).

We are called on to responsibly use our gifts and talents as God has instructed us to do. We own nothing. We only manage whatever is given to us.

The Stewardship of Treasures/Wealth

For most of us, the problem is not too little money; it's too little stewardship. We need to think about money the way God thinks about money. Jesus taught us to depend on our heavenly Father for our daily bread. This is a humble acknowledgment that we are financially dependent on our Father and all our material blessings must come from Him. Financial stewardship reminds us that, it's not our money, it's His!

Our attitude to money and material things is a spiritual thermometer of our life. "Where your treasure is, there will your heart be also" (Matthew 6:21). Jesus is saying that what we do with our money, wealth and possessions reveal our real priorities. There is nothing that reveals our spiritual orientation and relationship with God like our attitude toward money. Or in other words, Jesus Christ made it clear that a mark of true spirituality was a right attitude toward wealth.

Greed is always an enemy of the Christian. Greed manifests in different ways as an inordinate desire for something, particularly wealth. Jesus used the parable of the "Rich Fool" (Luke 12:13-21) to remind his audience about the danger of greed. When we concentrate on amassing wealth and material things and ignore God's plan for our resources, we violate one of His key principles. If we plan only for this life, we are heading for eternity empty handed. Notice the warning, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions" (Luke 12:15). Jesus was striking out against one of the most common misconceptions, that life equals possessions. Our life's are not defined by what we have. This is a foundational principle in our financial stewardship.

The basic principles of financial stewardship can be summarized in the following guidelines:

1. Maintain a proper view of ownership. All our wealth ultimately belongs to God. We are managers, not owners (1 Chronicles 29:11-16; Luke 16:12).
2. God gives us wealth to use responsibly, wisely and with a sense of accountability (Luke 16:9-12; 12:41-48; Matthew 24:45-51; 1 Timothy 6:17-19; James 1:17).
3. Responsibility to work - We should earn money through proper and clean channels. One of the basic ways through we earn money is through work so that we can provide for ourselves and our families (2 Thessalonians 3:6-12; Proverbs 25:27). We should also use our money as a means of supporting God's work and helping those in need first in God's family and then those outside the household of faith (Galatians 6:6-10; Eph.4:28; 3 John 5 - 8).
4. "Get-rich quick" schemes and methods are not in the will of God (1 Timothy 6:9; Proverbs 21:5; 28:20, 22).

5. Financial planning and savings based on biblical values, goals and priorities is a means to good stewardship. God directed Joseph to save for the future (Genesis 41:35). This can be a safeguard of protection against waste of resources God has entrusted to our care (Luke 14:28; 1 Timothy 5:8; 2 Corinthians 12:14; Proverbs 27:23-24). It should be done in faith and in dependence on God's direction knowing that our security and happiness is in the Lord and not in our riches (1 Timothy 6:17; Philippians 4:19; Proverbs 16:1-4, 9). But let us be careful not to be preoccupied with savings and try to save the money which God desires for giving. Always focus on the right priorities – the Kingdom of God and the Lordship of Jesus Christ (Matthew 6:33; Colossians 1:18).
6. Be content with what you have without being resentful of what others have or demeaning what you have (Philippians 4:12). Our contentment in life is a demonstration of our submission to God.
7. Faithful stewards give willingly, happily and voluntarily (2 Corinthians 8:3; 9:6-7).
8. Faithful stewards can enjoy God's blessings in their life (1 Timothy 6:17).
9. God rewards good stewardship (Luke 16:10).
10. Careless and unwise borrowing can put us in a position of servitude (Proverbs 22:7). Always remember that credit is always mentioned in a negative sense in the Bible (Deuteronomy 5:6; Romans 13:8).
11. Avoid stinginess (Proverbs 11:24-27); hastiness (Proverbs (28:20); and laziness (Proverbs 24:33-34).
12. Don't buy anything that will jeopardize your financial freedom or to satisfy your greed. Remember we are always tempted to buy more things for immediate gratification.
13. Do I violate God's financial principles in handling money, wealth, and my possessions?

"But remember, the LORD your God, for it is He who gives you the ability to produce wealth, and so confirms His covenant, which He swore to your forefathers, as it is today "(Deuteronomy 8:18). All what we have belongs to God, and we don't own anything because we don't take it with us. "For we brought nothing into the world, and we can take nothing out of it" (1 Timothy 6:7).

Stewardship is often interpreted as *giving*. Giving does not make one a steward. Giving is something a steward does. Stewardship is much more than giving. It is about understanding that God owns it all. It is about managing in a way that honors Him. Knowing that it all belongs to God allows us to welcome God into our financial lives. Walk with God even in this sector of

life that you may have previously overlooked.

We often hear about **tithing** in relation to Christian giving. Tithing was an Old Testament practice. The New Testament nowhere commands or even recommends a tithing system. But the New Testament places a great deal of emphasis on financial giving (1 Corinthians 16:2; 2 Corinthians 8:16 – 9:5). Giving is not optional. *Christian giving should be regular, willing, sacrificial, and voluntary with a cheerful heart. It should also be proportionate to one's income.* If we stick with ten percent/tithe, it may be giving less, at least by some Christians. Some Christians may find the principle of tithing as a helpful guideline for their giving. We should discharge the responsibility of giving not with miserliness or greed, but with generosity and charity.

The Stewardship of Truth

In the study on Christian stewardship, this aspect of stewardship is usually overlooked. Many Christians seldom realize that they are called to be loyal not only to the Lord Jesus Christ but **also to His truth** contained in the Bible, the Word of God. In his last letter written to Timothy (2 Timothy), Paul challenges Timothy to handle the Word of God accurately, faithfully instructing others in the truths of the faith. “Hold fast the pattern of sound words which you have heard from me, in faith and love which are in Christ Jesus. That good thing, which was committed to you, keep by the Holy Spirit who dwells in us” (1 Timothy 1:13-14).

God's truth must be guarded, shared and communicated clearly and accurately to others. The message about the Lord Jesus Christ is both a *treasure* and a *trust*. We are commanded to persist in the “sound words” of healthy teaching and avoid all doctrine that does not conform to the Scriptures, no matter how good or influential some teachers might be. Paul's teaching to Timothy is like a good deposit; it is a precious treasure and must be guarded or protected. “O Timothy! Guard what was committed to your trust” (1 Timothy 6:20). The deposit that Timothy had to guard was the truth revealed and communicated in Paul's letters to him. Like Timothy all believers are called to be faithful stewards of the truth of God.

In 2 Timothy 2:2 Timothy is charged with the responsibility of entrusting what he had learned from Paul to other faithful men who in turn would teach others. “And the things that you have heard from me among many witnesses, commit these to faithful men who will be able to teach others also.” The truth must be witnessed to, taught and propagated through endless chain of Christian discipleship. This stewardship process begins with evangelism and then moves on to fulfilling the Great Commission – “teaching them to observe all that I commanded you” (Matthew 28:20).

We have a great responsibility to be the “stewards of the mysteries of God” (1

Corinthians 4:1). "Mysteries" here refer to revealed truth. It was kept secret or hidden until God chose to make it known. A wealth and variety of truth is committed to us in the pages of the Holy Scriptures. We are "stewards" called to dispense the truth faithfully to others as we are also "Sowers" of the seed (Word), "heralds" proclaiming the word and "builders" on the true foundation of the Word.

Let us not forget this great responsibility committed to us.